



Order Filed on November 30, 2016
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1 DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 (215)627-1322 dcarlon@kmlawgroup.com Attorneys for Movant PNC Bank, N.A.
In Re: Jeanne Ferrari, Debtor.

Case No.: 16-18691-MBK
Adv. No.:
Hearing Date: 11/22/16 @10:00 a.m.

Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: November 30, 2016



Honorable Michael B. Kaplan
United States Bankruptcy Judge

Page 2

Debtor: Jeanne Ferrari
Case No.: 16-18691-MBK

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, National Association, holder of a mortgage on real property located at 1 Abrams Road, Milford, NJ 08848, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Andre Kydala, Esquire, attorney for Debtor, Jeffrey Hess, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Secured Creditor's claim of \$733.00 will be treated outside of Debtor's Chapter 13 plan;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the post-petition payment made by Debtor in May of 2016 can be and will be applied to the pre-petition payment due May 1, 2016; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Chapter 13 Trustee is not to pay the arrearage claim 5; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor shall continue to make post-petition payments in accordance with the terms of the note, mortgage, and applicable notices of payment changes; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Jeanne Ferrari
Debtor

Case No. 16-18691-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 30, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2016.

db +Jeanne Ferrari, 1 Abrams Rd, Milford, NJ 08848-1520

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Andre L. Kydala on behalf of Debtor Jeanne Ferrari kydalalaw@aim.com, kydalalaw@aim.com
Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corp,
nj_ecf_notices@buckleymadole.com

TOTAL: 5